This endorsement, effective: A.M. forms a part of Policy No.: issued to:

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**REPAIR ENDORSEMENT**

This endorsement modifies insurance provided under the following: GARAGE COVERAGE FORM

The following is added to **SECTION III – GARAGEKEEPERS COVERAGE,** paragraph **C. – Limit of Insurance And Deductible:**

1. In the event of a “loss” to a covered “auto”, the amount payable by us for such “loss” if the repair work is performed by you, shall be 75% of:
   1. the retail selling price of parts and materials used in making repairs or replacements plus the retail labor charges for the same “work you performed”; or
   2. the actual cost of such parts, materials and labor, whichever is greater. Paragraphs **a., b.** do not apply to:
      1. a total “loss” to a covered “auto”; or
      2. parts which are not wholly replaced.

All other terms, conditions and exclusions shall remain unchanged.

AUTHORIZED REPRESENTATIVE

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